

IN THE SPECIFICATION

Please amend the paragraph beginning on page 6, line 1, as follows:

In accordance with one embodiment of the present invention, the handheld device 14 may include the software ~~22~~ 20c shown in Figure 4. When a mobile access contact is implemented, as indicated at block 30, an authentication protocol is implemented. If the access contact is the remote processor-based system 12, security credentials may be provided as indicated in block 32. Of course, if the handheld device 14 is outside the wireless range of the processor-based system 12, the security credentials will never be received and, therefore, access will not be permitted.